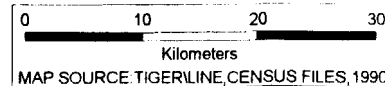


EXHIBIT E - 3
COMPUTED 1 mV/m CONTOUR OF
THE PRESENT CHANNEL 298B OPERATION OF
WKHI, EXMORE, VIRGINIA
AUGUST 1999

COHEN, DIPPELL EVERIST, P.C. CONSULTING ENGINEERS



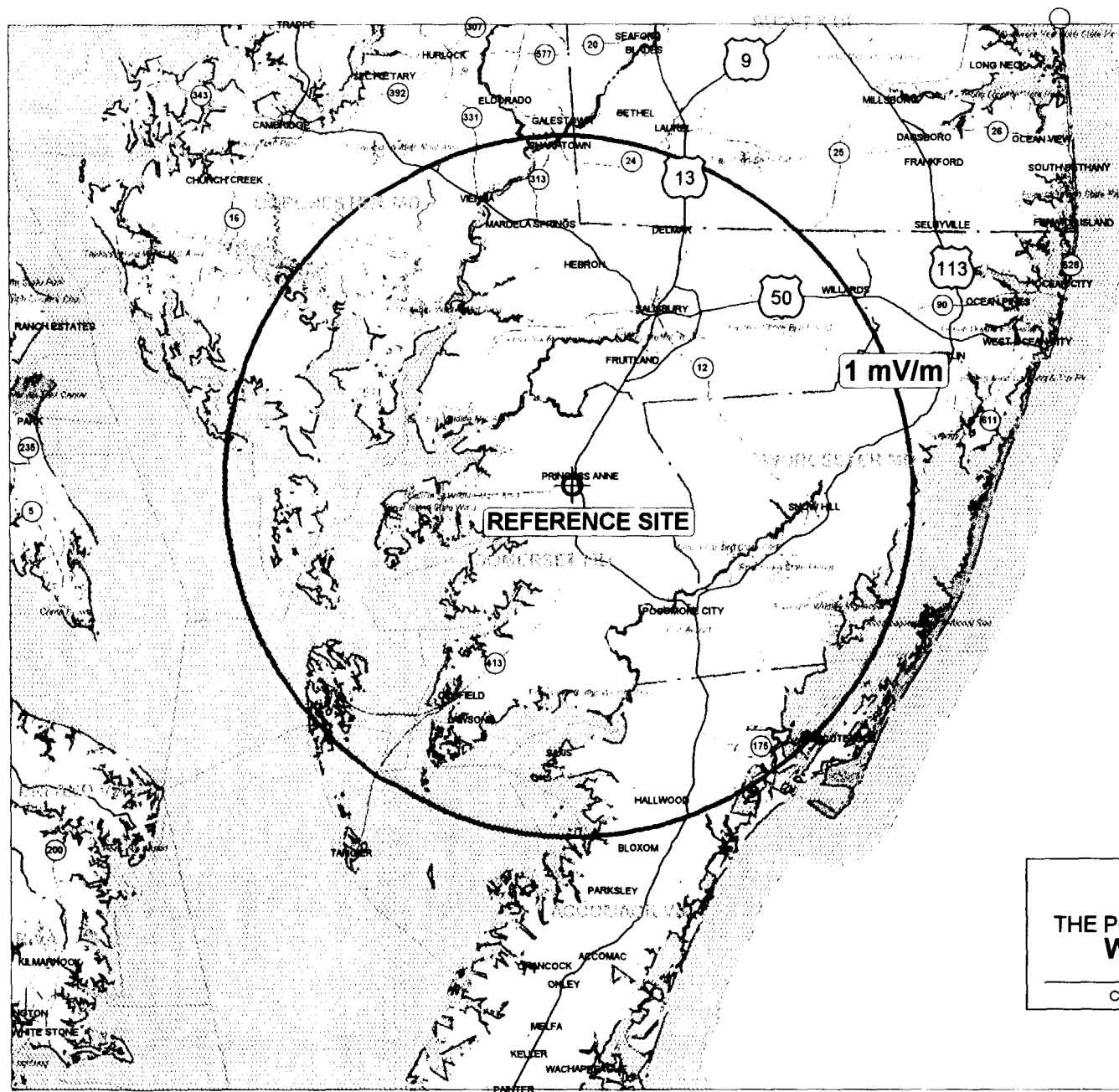
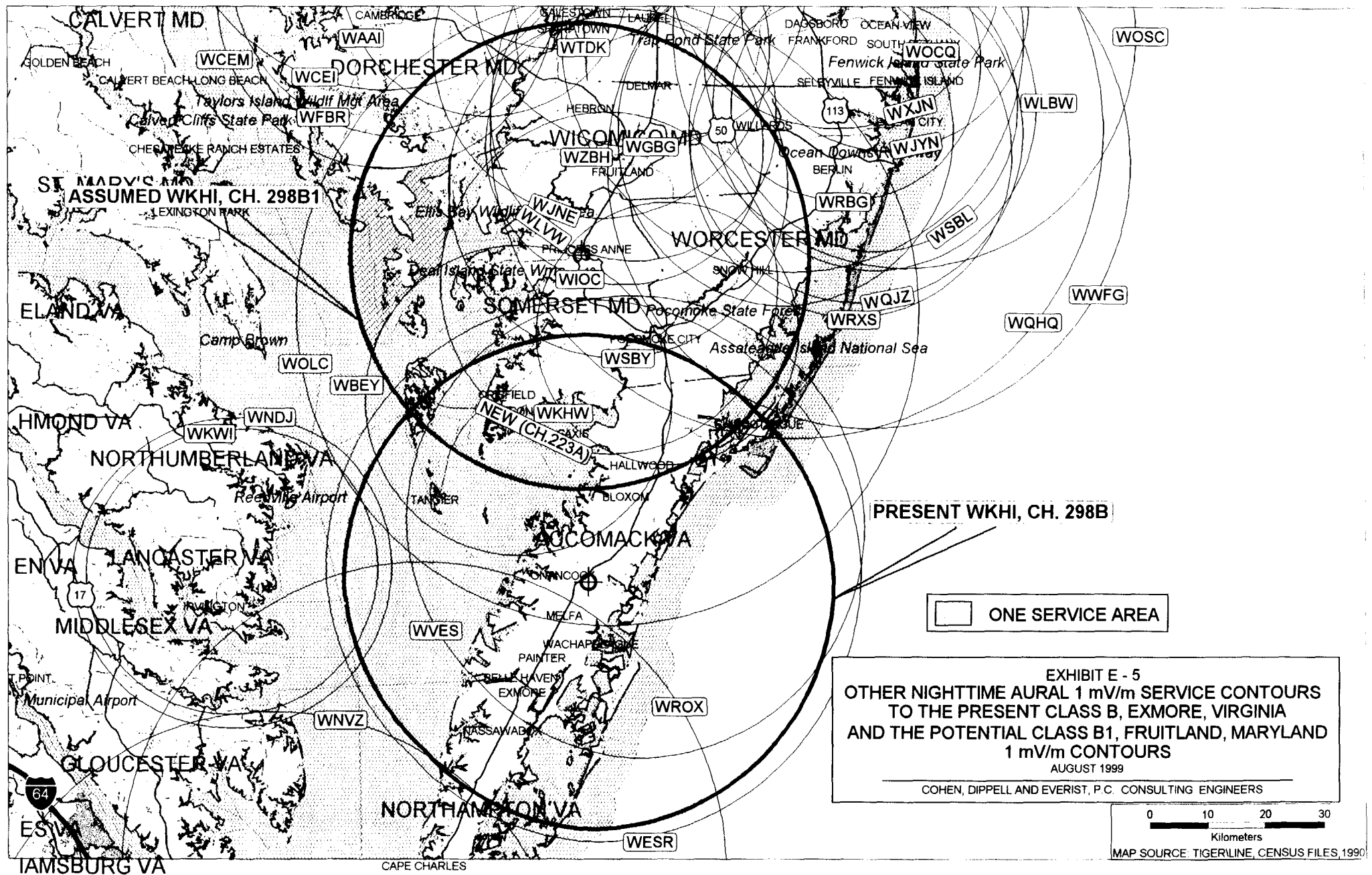


EXHIBIT E - 4
COMPUTED 1 mV/m CONTOUR OF
THE POTENTIAL CHANNEL 298B1 OPERATION OF
WKHI, FRUITLAND, MARYLAND
AUGUST 1999

COHEN, DIPPELL AND EVERIST, P.C. CONSULTING ENGINEERS



MAP SOURCE: TIGERLINE CENSUS FILES, 1990

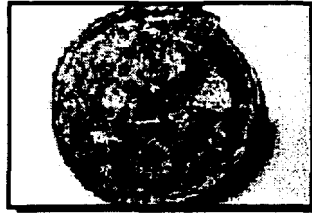


ATTACHMENT 2

Fruitland, Maryland

[Government](#) · [Education](#) · [Economic Development](#) · [Workforce](#) · [Community](#) · [Events Calendar](#) · [Quality of Life](#) · [Home](#)

Economic Development



Fast Facts

Population

1990	3511
1995	3700

Fruitland has been designated as the fastest-growing area of Wicomico County.

County's Job Market

Workers	43,910
---------	--------

Labor strikes over the past five years:	0
---	---

Wage

Skilled Workers	\$7.50 - \$8.50
Semi-Skilled Workers	\$5.15 - \$6.50
Unskilled Workers	\$5.15-\$5.50
Clerical Workers	\$5.15 - \$6.00

Effective Buying Income

Income	Households
\$0 - \$9,999	13.6%
\$10,000 - \$19,999	19.1%
\$20,000 - \$34,999	28.1%
\$35,000 - \$49,999	20.1%
\$50,000 & Over	18.4%

Government Financial & Tax Info (40% Full Market Value)

City Tax	\$1.26/\$100 assessed *
County Tax	\$2.15/\$100 assessed *
State Tax	\$2.10/\$100 assessed *
Tax Exemptions	35% exemption of assessed value of inventory (includes personal property inventory tax)

Retail Tax	5%
------------	----

Local Government: General Info

Police Department (24-hour community policing program)	11 employees
--	--------------

City Streets	98% paved 99% lighted
--------------	--------------------------

Trash Collection	1 time per week special requests usually accommodated
------------------	--

Water Service Charge	\$24.50/quarter
----------------------	-----------------

Sewer Sevice Charge	\$26.50/qtr
---------------------	-------------

County Transportation

Auto Rental Companies	8
-----------------------	---

Taxi Companies	14
----------------	----

Conrail	Freight only
---------	--------------

Salisbury-Ocean City Regional Airport	2nd largest in Maryland
---------------------------------------	-------------------------

Charter Service	Bayland Aviation
-----------------	------------------

Trucking Companies	60
--------------------	----

County Communication

Daily Local Newspaper	1
-----------------------	---

Weekly Newspaper	1
------------------	---

FM Radio Stations	13 (2 public radio)
-------------------	---------------------

AM Radio Stations	3
-------------------	---

Television Stations	3 (1 public television)
---------------------	-------------------------

Cable Channels	61
----------------	----

County Recreation

Service organizations & clubs	All major groups
-------------------------------	------------------

Recreation (within 1 hour drive)	<u>Ocean City</u> <u>Assateague National Seashore</u> <u>Assateague State Park</u> <u>Ward Wildfowl Musuem</u> <u>Salisbury Zoo</u> <u>Fruitland Recreational Park</u> <u>Fruitland Little League</u> <u>Fruitland Girl's Softball</u> <u>Janes Island State Park</u> <u>Pocomoke River State Park</u> <u>Shad Landing State Park</u> <u>Blackwater Wildlife Refuge</u> <u>Pemberton Historical Park</u>
-------------------------------------	--

Retail Sales

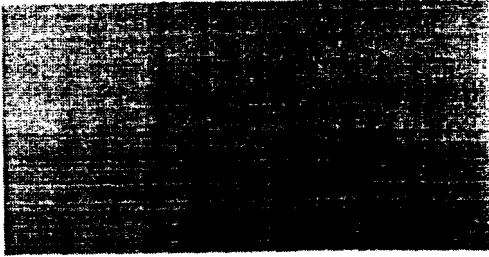
Retail Market Area	332,000
--------------------	---------

Total Retail Sales: 1993	\$581,006,120
--------------------------	---------------

% Increase from 1989	11.83%
----------------------	--------

Health

Hospitals (751 beds)	Peninsula Regional
----------------------	--------------------



Medical Center
Deer's Head Center
Chesapeake Rehabilitation

Nursing Homes (610 beds)	3
Doctors	200+
Dentists	62

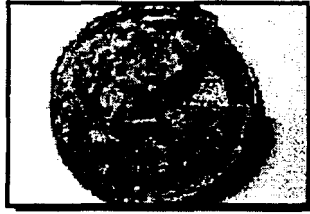
Fruitland Economic Development Commission

PO Drawer F
Fruitland, MD 21826-0120
410/548-2800
410/548-2808 *fax*
E-mail: **Rick Pollitt, City Manager**

Fruitland, Maryland

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Economic Development



Economic Development Commission Mission Statement

The purpose of the **Fruitland Economic Development Commission (FEDC)** is to provide for the enhancement of Fruitland's economic base by supporting existing commercial and industrial enterprises and attracting desirable new commercial and industrial development, promoting jobs and economic opportunities for the Fruitland community, in a manner compatible with the planning concepts by the City of Fruitland and the FEDC.

To accomplish this mission, FEDC should take the following steps:

- Work to establish communication and linkage with other economic development professionals in the area
- Develop an inventory detailing land and buildings available
- Gather appropriate information regarding sources of grant funds for various projects
- Gather information regarding development efforts in other communities so as to adopt successful strategies for use in Fruitland
- Work to streamline bureaucratic procedures in securing new business and industry and in the pursuit of grants or other governmental incentive programs
- Communicate with the local business community to attract additional financial support
- Develop a plan detailing the type of development needed, with the appropriate mix of commercial and industrial types
- Investigate the feasibility of locating and industrial park in Fruitland

Develop a strategy for implementing the plans

- Develop a strategy for implementing the plans developed as a result of steps 7 and 8
- Develop promotional materials for use in attracting new business
- Any other tasks which are appropriate to achieve the purpose of the FEDC.

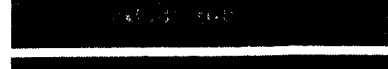
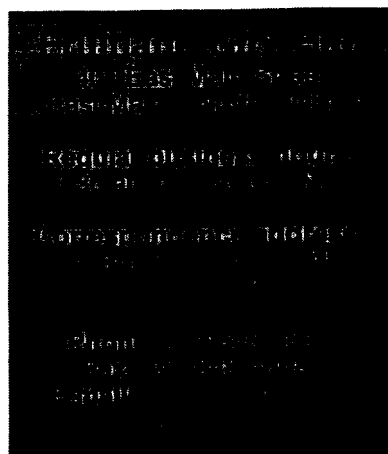
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Fruitland, Maryland

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Government



Small is beautiful and Fruitland is no exception. Because of our size we maintain a very accessible and responsive government. You'll find no layers of bureaucracy. Customer service is our hallmark. We *encourage* citizens to participate in all phases of government and work hard to make it easy for them to do so.

The City Council and City employees treat citizens like customers. We're here to provide a service and we aim for satisfaction to the highest degree. If our customers are happy, the city grows and prospers. Accordingly, we pride ourselves on our ability to cut red tape. Need a building permit? No problem. Most permits are issued within the same day once the information is in hand. Need board approvals? We'll schedule a meeting to meet your needs and send the project through with a thorough but time-conscious review. Hit a snag? We'll work it out. Our philosophy is that government is here to help.

Fruitland is Progressive

Fruitland takes the lead in two vitally important areas of environmental quality. In 1996 a well head protection plan was established to preserve the quality of the groundwater in the area of the City's production wells and treatment plant. The Maryland Rural Water Association recently recognized the City for its dramatic efforts at eliminating potential hazards and making the public aware of the importance of safe drinking water. Around town, one can spot the distinctive blue signs advising they have entered a safe drinking water area.

Fruitland employs a City Council-Manager form of government. There are five elected positions on the City Council. Each member serves a four-year term.

water area.

Fruitland is also on the map for its pilot project involving wastewater treatment over a field of algae. Learning of a new process of treatment invented by a scientist from the Smithsonian Institution, the Maryland Department of the Environment invited the City to serve as a demonstration area for the first application of the process on the East Coast. Similar projects have proven successful in California and Texas, however, this sunlight-dependent process has never been tried in the East. As Fruitland expands and upgrades its wastewater treatment plant this new technology, if successful, will cut millions of dollars off the cost. Savings will be passed on to the residents and developers moving to Fruitland.

Fruitland is Full-Service

The citizens of Fruitland enjoy a wide variety of municipal services including water and sewer, weekly garbage collections and well lit neighborhoods. Twenty-four-hour police protection keeps our crime rate low using local community policing programs, bicycle patrols, and Neighborhood Watch assistance. Street maintenance, snow removal, mosquito spraying and regular non-household trash pickup are also provided.

Fruitland Economic Development Commission

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410/548-2800
410/548-2808 *fax*
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City of Fruitland

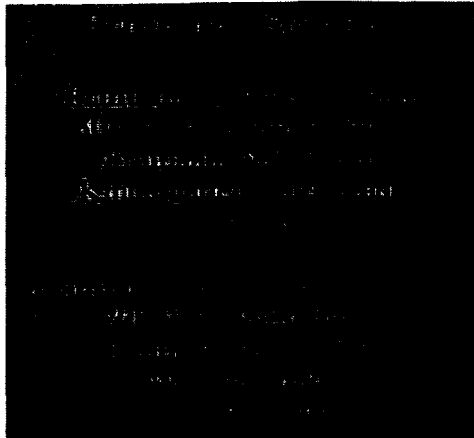
Department Heads

Department	Phone Number
Richard M. Pollitt, Jr., City Manager	410-548-2809
Andrew C. Mitchell, Jr., City Solicitor	410-546-9993
Amy B. Caton, Deputy Treasurer	410-548-2802
Paul R. Jackson, Chief of Police	410-548-2804
Joseph P. Derbyshire, Director of Utilities	410-548-2805
P. Cooper Townsend, Director of Public Works	410-548-2807

Fruitland, Maryland

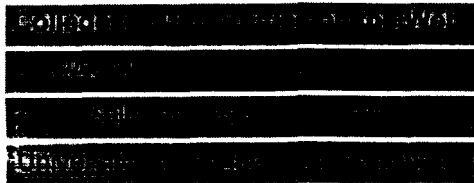
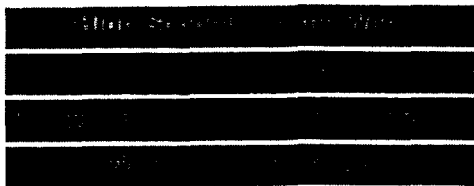
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Education



Fruitland has schools that even the largest, wealthiest metropolitan areas would envy because they are **small, safe and effective**. Fruitland Primary and Fruitland Intermediate are within the city limits. Students continue at high schools in Wicomico County which are minutes away.

All classrooms have computers and are further enhanced by a computer lab so students are computer literate when they reach high school. This initiative is designed to make Fruitland students *as technologically advanced as possible as early as possible*. In the next year the schools will connect to the Internet, building upon an already strong technological base.



Accelerated programs are offered for **all** grades and academic excellence is a primary goal of this small, industrious community. Staff are aided in attaining this lofty goal through extremely strong parental and community support. The community understands and accepts its responsibility and is rewarded with highly-regarded schools and a low teacher turnover.

Upon graduation from the Fruitland schools, students continue at one of the three Wicomico County High Schools. They offer challenging academic programs along with practical, hands-on technical courses including computer networking and data processing. Wicomico County High Schools are also Connected for Learning, part of a Maryland initiative for bringing internet connectivity and the latest computer technology to all Maryland K-12 public schools.

Many Fruitland students pursue higher education and have excellent choices nearby: two University of Maryland campuses, **Salisbury State University** and the **University of Maryland Eastern Shore** as well as **Wor-Wic Community College**. All are within a five to twenty minute drive.

Salisbury State University has 30 undergraduate and 7 graduate degrees including **Business Administration, Accounting, Management Information Systems and Mathematics**. SSU is currently developing an Engineering degree program which will further develop the technical workforce of the Eastern Shore.

The University of Maryland Eastern Shore offers 22 undergraduate, eight master's and two doctoral degrees. Areas of study include **Computer Science, Toxicology, Engineering Technology, Business Administration and Construction Management Technology**.

Wor-Wic Community College offers AA degrees in a variety of disciplines including **Computer Technology, Electronic Engineering Technology, Accounting and Business Management**. The College has created a unique partnership with local businesses to develop an Advanced Technology Center. Local business and industry leaders offer advice about education and job skills needed in the community. Courses are designed to ensure a perfect fit for students and employers.

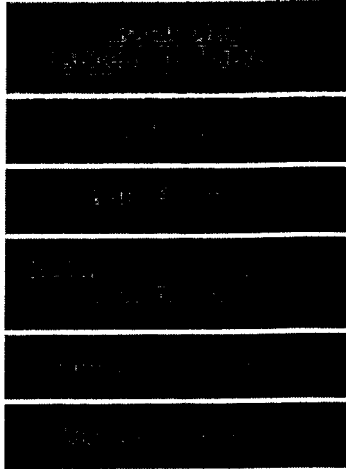
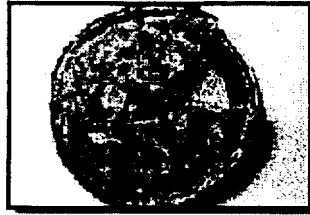
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Fruitland, Maryland

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Economic Development



As a Fruitland business you'll enjoy a bigger piece of the pie. We maintain one of the lowest property tax rates of all full-service Lower Shore municipalities at \$1.26 per assessable \$100 value. We have no special school taxes, fire district taxes or sewer district taxes.

Tax Incentives

Companies operating in Fruitland are eligible for a 35% exemption of assessed value of inventory (including personal property inventory). An enterprise zone also offers special incentives to companies starting out or relocating here. Companies may receive:

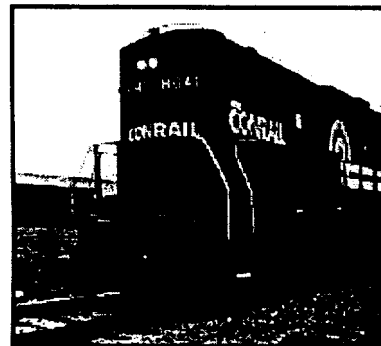
- an income tax credit of \$500 for each employee;
- \$1500 for each economically disadvantage employee;
- property tax credit of 80% on increase in assessment for 5 years, decreasing to 70% in the sixth year, etc.

Industrial Park

Fruitland is developing a 91-acre industrial park which will have direct access to a rail line and US Route 13. The park is 6 miles from

Salisbury-Ocean City Regional Airport and 3

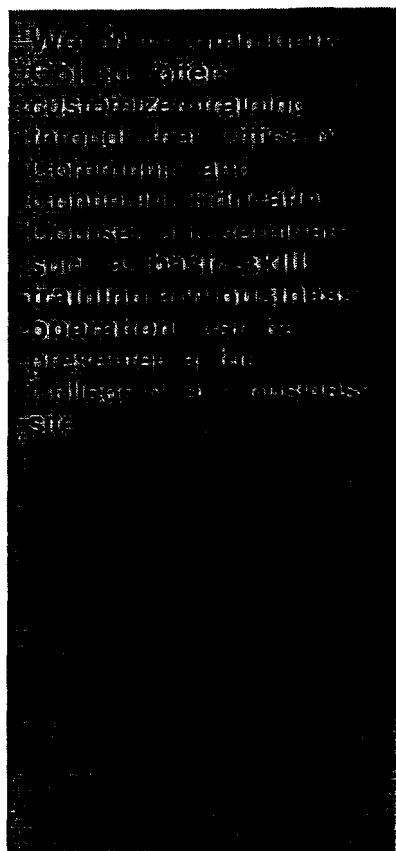
miles from the Port of Salisbury. This park's proximity to rail, road, air and water transportation will give you easy overnight access to 1/3 of the country's population.



Fruitland, Maryland

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Workforce



Fruitland has a young work force. Fifty percent of citizens are aged 18-54. The unemployment rate in adjoining counties is as high as 11% providing a large labor pool that is just minutes away.

With two University of Maryland campuses and a community college within a twenty minute drive, employees in Fruitland and the larger Wicomico County area have several training and education options. The local schools are working with business and industry to develop courses that will help students meet present and future employment needs.

This solid educational foundation and strong work ethic ensures motivated and trainable workers. Area employers are impressed by the intelligence and commitment of their employees.

Wicomico County has a labor market of 43,910. The prevailing wage for **skilled labor** is \$7.50 to \$8.50 per hour and \$5.15 to \$6.50 for **semi-skilled**.

Fruitland Economic Development Commission

PO Drawer F
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410/548-2800
410/548-2808 *fax*
E-mail: [Rick Pollitt, City Manager](mailto:Rick.Pollitt@fruitland.md.us)

(products)

(e-banking)

(about us)

(financial links)

(contact us)

Welcome to The Bank of Fruitland Online!

One of our primary goals is to maintain and enhance our public image as a sound, high quality, friendly place to conduct personal, progressive banking. Our corporate reputation and high level of public



confidence are extremely important to us and we demand everyone associated with our organization to do everything possible to protect the bank's heritage, image of integrity, and perception of friendliness and understanding.

The Bank of Fruitland has become the primary community bank for over 15,000 individuals and businesses located in Wicomico, Somerset, and Worcester Counties, and it is very important that we remain so.

Look up your favorite stocks...

Enter Ticker Symbol	or Company Name
<input type="text"/>	<input type="text"/>
<input type="button" value="GO"/>	<input type="button" value="GO"/>

Powered By [Stockpoint](#)



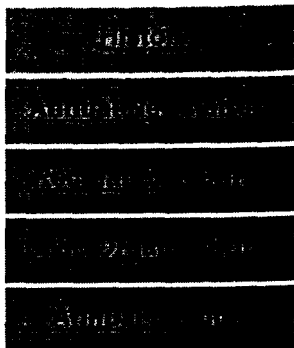
[legal info](#) / [site credits](#) [www.bankfruitland.com](#)

109 East Main Street Fruitland, Maryland 21826 - 410.749.1222 bof@bankfruitland.com

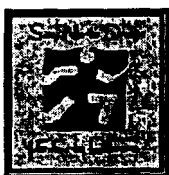
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Community



Community Initiatives



Youth Exercise Services

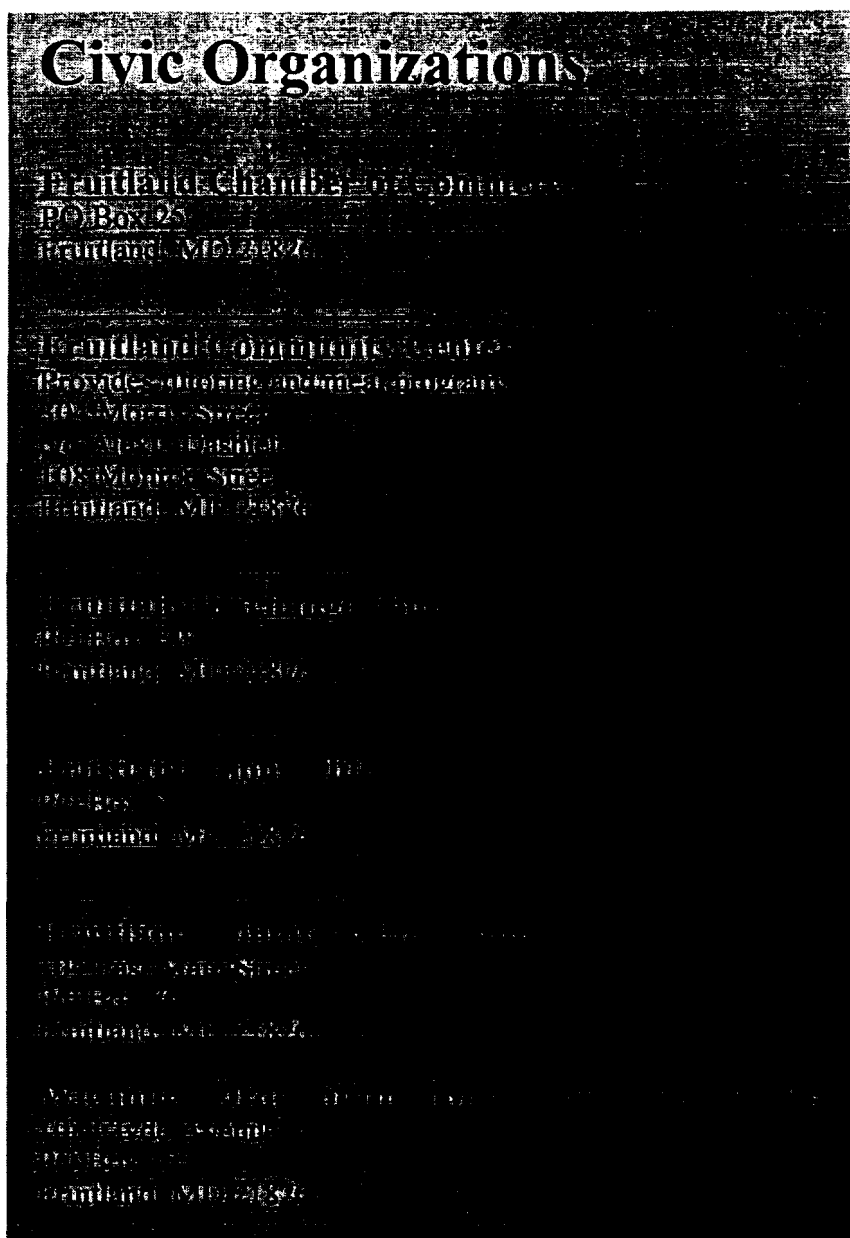
A small and vibrant community, Fruitland was originally called Disharoon's Crossroads and later Forktown. But the strawberries, blackberries, huckleberries, teaberries and tomatoes shipped by railroad car were so important to the local economy they gave Fruitland its current name.

This very active community of 3,900 reaps the rewards of good schools, a low crime rate and a very high quality of life. Fruitland's proximity to Salisbury gives us the best of both worlds, ready access to a wide variety of services along with gracious small-town living.

We want you to know that Fruitland is a great place to live and work. Please take a look around and contact us if we can answer any questions.

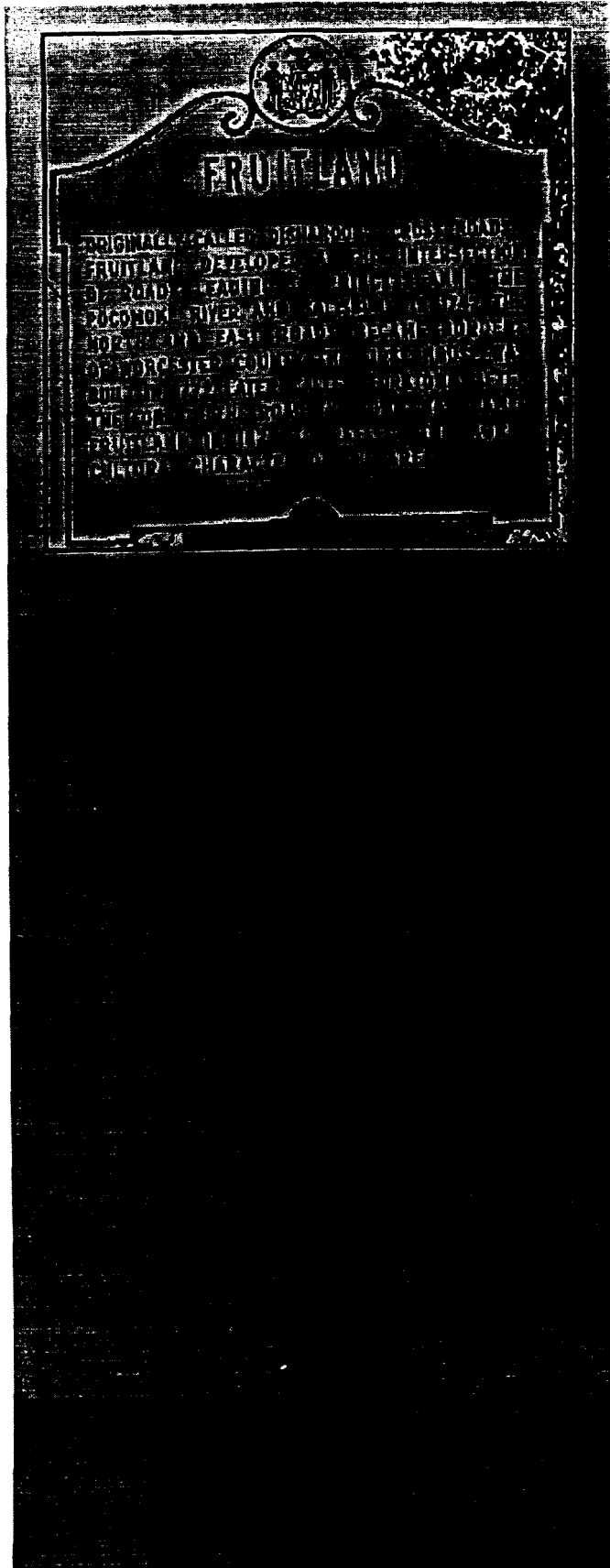
Fruitland Economic Development Commission

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410/548-2808 *fax*
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Fruitland, Maryland

Fruitland Economic Development Commission

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Fruitland, Maryland

History

Our community traces its origins to about 1795 when a village began to cluster around an intersection known as Disharoon's Cross Roads. One of the roads was the dividing line between Somerset and Worcester Counties, making the village politically fragmented until 1867, when Wicomico County was formed from portions of the two counties.

About 1820, the village became known as Forktown, because it was located at the fork of two roads which were used by stage coaches traveling north and south. The stage coach route originated in Accomac, Virginia and continued to Philadelphia, Pennsylvania. The stage coaches would stop at Forktown, change horses and continue on their way.

Fruitland City Hall is now at the site of this historic location. When the railroad arrived at the conclusion of the Civil War more development shifted to the area of the railroad. In 1873, the name of the town was changed to Fruitland because of the large number of fruits growing and being harvested in the area.

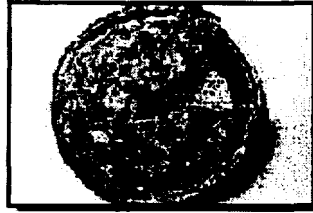
Fruitland was not incorporated until 1947 when the population began to expand rapidly because of its closeness to Salisbury.

The holly tree is native to the moist woods of Somerset, Worcester, Wicomico and Dorchester Counties. Fruitland held the first (and largest) holly auction every year for three days in December, from the late 1890s until December 1968. The demand for homemade wreaths decreased as artificial wreaths were manufactured. Besides holly, mistletoe was also sold by the bushel basket at the auctions. Wreaths were sold and shipped to brokers in Baltimore, Philadelphia and Washington, DC, but sometimes were shipped as far west as Chicago.

Fruitland, Maryland

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Economic Development



Chamber of Commerce

ABSENCE-PAID-TO-THIS
 1000 North Washington Blvd.
 Baltimore, MD 21201

ABSENCE-PAID-TO-THIS
 1000 North Washington Blvd.
 Baltimore, MD 21201

ABSENCE-PAID-TO-THIS
 1000 North Washington Blvd.
 Baltimore, MD 21201

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 1000 North Washington Blvd.
 Baltimore, MD 21201

ABSENCE-PAID-TO-THIS
 1000 North Washington Blvd.
 Baltimore, MD 21201

ABSENCE-PAID-TO-THIS

Betty Gardner Enterprises
2809 Old Ocean City Road
Salisbury, MD 21804

BHC, Inc.
PO Box J
Fruitland, MD 21826

Br/Browning-Ferris Industries
9110 Ocean Highway
Delmar, MD 19842

Cardigan Community Center
58 Snow Hill Road
Salisbury, MD 21801

Care Chloroacetic Acid
PO Box
Fruitland, MD 21826

Cervia Distributor
PO Box
Fruitland, MD 21826

Cerro Oil Company
1000 W. Main Road
Salisbury, MD 21801

Circle K Convenience
1000 W. Main Road
Salisbury, MD 21801

Circle K Convenience
PO Box
Salisbury, MD 21801

County Line
PO Box
Salisbury, MD 21801

Comcast Cablevision of Delmarva
700 W. Main Road
Dover, DE 19901

Cooper Insurance
PO Box
Fruitland, MD 21826

Custom Auto Tops & Upholster
701 Mason Avenue
Fruitland, MD 21826

Daily Time
PO Box
Salisbury, MD 21801

PO Box 4176
Salisbury, MD 21801

Peggy Pusey's Driving School
4150 Meadowbridge Road
Salisbury, MD 21801

Pennamark Bank
1000 W. Main Road
Salisbury, MD 21801

Piggly Wiggly Grocery
1000 W. Main Road
Salisbury, MD 21801

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Piggly Wiggly Grocery
1000 W. Main Road
Salisbury, MD 21801

Piggly Wiggly Grocery
1000 W. Main Road
Salisbury, MD 21801

Delmarva Shorebirds
PO Box 1557
Salisbury, MD 21804

DI's Laserexpress
1409 S. Salisbury Blvd
Salisbury, MD 21801

Eagle Express Mart
1100 Western Street
Salisbury, MD 21804

Eastern Shore Aerosol Products
3000 Seaboard Road
Salisbury, MD 21804

Eastern Shore International, Inc.
2000 Western Street
Salisbury, MD 21804

Edmunds Insurance
200 Western Street
Salisbury, MD 21804

Eric's Nutrition Bar & Vitamin Shop
200 Western Street
Salisbury, MD 21804

Ferry Beans Station
200 Western Street
Salisbury, MD 21804

Fruitland Community Center
1100 Western Street
Salisbury, MD 21804

Gannon Plumbing
200 Western Street
Salisbury, MD 21804

George White and Bn
200 Western Street
Salisbury, MD 21804

Giddler Construction
1100 Western Street
Salisbury, MD 21804

Hampshire Hampshire & Andrew
226 N. Division Street
Salisbury, MD 21801

Frank Perzin
200 Western Street
Salisbury, MD 21804

Highway 610

Fruitland, MD 21826
Suburban Propane
PO Box 190
Fruitland, MD 21826

Temco Builders, Inc.
556 Hemlock Church Road
Salisbury, MD 21804

Temple Hill Motors
1000 South Salisbury Hwy
Salisbury, MD 21804

Therapy Therapeutic Services
200 Western Street
Salisbury, MD 21804

Therapy Therapeutic Services
200 Western Street
Salisbury, MD 21804

Tom's
200 Western Street
Salisbury, MD 21804

Tom's
200 Western Street
Salisbury, MD 21804

Tom's
200 Western Street
Salisbury, MD 21804

Tom's
200 Western Street
Salisbury, MD 21804

Tom's
200 Western Street
Salisbury, MD 21804

Wallace Paternina Landscaping
1100 Western Street
Salisbury, MD 21804

Well & Water Systems
200 Western Street
Salisbury, MD 21804

White House
200 Western Street
Salisbury, MD 21804

William Electronics
200 Western Street
Salisbury, MD 21804

107 N. Fruitland Blvd.
Fruitland, MD 21826

Joe Horisk's Salvage Pool Systems
PO Box 30
Fruitland, MD 21826

Houlihan Brothers
PO Box 11
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Salisbury, MD 21801

Worth Construction, Inc.
PO Box 278
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Fruitland Economic Development Commission

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